

# **MEDEX®** Travel Assist

Security That Travels With You

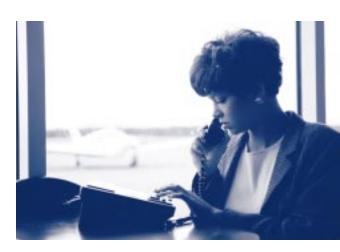


If you made a list of things that were important to you, security and health would probably be at the top. You think of them when you're at home, of course. But what about when you travel?

Now security can travel with you. The MEDEX® Travel Assist program provides that security. Whether you travel for business or pleasure, whether it's 100 or 10,000 miles from home, the program works to protect you every hour, every day of the year.

#### What is MEDEX Travel Assist?

It's a comprehensive program of information, referral, coordination and assistance services designed to respond to most medical care situations and many other emergencies you experience when you travel. It also offers pretravel assistance, which gives you access to information on things like passport/visa requirements, foreign currency and worldwide weather. All services are provided by MEDEX Assistance Corporation, one of the most experienced assistance companies in the United States.



#### Who is covered?

You don't have to enroll. As a participant in your employer's group benefit plan through Standard Insurance Company, you're automatically covered. Family members, including your spouse and any unmarried dependent children under age 19 (through age 24 if a registered student in full-time attendance at an accredited educational institution) are also covered.



# How do you access services?

Simply sign the identification card you'll receive shortly, and keep it with you when you travel. Make sure to share the information and telephone numbers with family members so they can use the program if you're not available or they're traveling without you.

MEDEX Assist services are available 24 hours a day, every day of the year. If you need help, simply call the appropriate number on your ID card and follow the instructions listed there. Professional coordinators at the Assistance Center will act quickly and efficiently to serve you.

### Pre-trip Assistance

You can easily plan upcoming trips by calling the MEDEX Assistance Center at any time to receive vital information before you leave or while you are enroute.

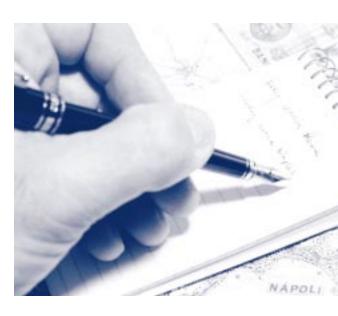
- Consulate and embassy locations: Lists consulates and embassies
- Currency exchange information: Provides information on currency exchange rates, updated daily
- Health hazards advice and inoculation requirements: Provides up-to-the-minute health advisories for foreign countries, as well as medical entry requirements
- Passport and visa information: Advises on what documentation you will need to enter and leave foreign countries
- Weather information: Gives you current information about weather conditions for international and domestic destinations

#### Medical Assistance Services

These worldwide assistance services are available to you and eligible family members whenever you travel 100 miles or more from home or when you are traveling in a foreign country for trips of up to 90 days.

- Case communications: In medical care cases, communicates between patient, family, physicians, employer, travel company or consulate
- Emergency evacuation\*: If you have an accident or unforeseen illness and adequate medical facilities are not available locally, arranges and provides emergency evacuation for you — transportation and, if necessary,

- medical personnel and supplies to the nearest facility capable of providing appropriate care
- Hotel convalescence arrangements: Helps with arrangements when you need hotel accommodations to convalesce
- Medical Care Referral: Locates medical care providers or local sources of medical care
- Medical insurance assistance: Notifies
   insurance companies or managed care
   organizations about emergency medical
   care, helps deal with medical care providers
   who need to verify your insurance coverage
   and confirm insurance benefits, and helps
   to advance funds through coordination with
   your insurance company
- Medically necessary repatriation\*: After initial
  treatment and stabilization, if it's medically
  necessary for you to return home for further
  treatment or recovery, arranges and provides
  the repatriation transportation and, if
  necessary, medical personnel and supplies



- Prescription drug assistance: Obtains
   prescription drugs or personal medical items
   you forgot to pack, lost or used up while
   traveling
- \* These services are fully funded.

## **Emergency Transportation Services**

Even if you are being cared for, family and friends may need assistance too. For them, MEDEX offers a range of services. All emergency transportation services, except pet return, are fully funded.

- Pet care return assistance: If you are unable to travel and require hospitalization due to an accident, injury, illness or death, makes arrangements for any pets traveling with you to be cared for at a local kennel
  - If your medical condition requires transportation to another hospital, health care facility or to your home, provides assistance with pet return



- Repatriation of remains: If you die, locates a sending funeral home (and, if death occurs in a foreign country, coordinates consular services) and arranges and provides transportation of mortal remains
- Return of dependent children: If you are hospitalized for more than seven days and traveling with dependent children under the age of 18, arranges and provides transportation for them to your home (with an attendant if necessary)
- Transportation for a family member or friend: If you are hospitalized for more than seven days and are traveling alone, arranges and provides transportation to the hospital for a family member or friend of your choosing
- Vehicle return: Returns your non-commercial vehicle if it's left behind unattended in an evacuation, medically necessary repatriation, or repatriation of remains

#### Travel and Technical Assistance Services

Other emergencies may occur while you travel. MEDEX provides a variety of travel and technical assistance services to help.

- Emergency card replacement: Helps replace credit cards that are lost, stolen or damaged beyond use
- Emergency cash assistance: When you need funds for travel emergencies, helps obtain and advance funds by coordinating with your credit card issuer, bank, employer, insurance company or other sources of credit, like a friend or family member

- Emergency message service: Serves as a means to leave messages for or retrieve messages from family or business associates, and holds those messages for 24 hours
- Emergency ticket replacement: Helps replace lost or stolen airline tickets
- Emergency translator and interpreter services: Provides professional translators and interpreters whom you can reach 24 hours a day for assistance during emergency situations while traveling internationally
- Missing baggage assistance: If your baggage
  is lost, stolen or delayed while traveling on
  a common carrier, advises about proper
  reporting procedures and helps maintain
  contact to resolve the problem
- Passport and document replacement: Helps replace passports or other travel documents that are lost, stolen, or damaged beyond use

### **Legal Services**

If you need legal services away from home, call MEDEX for assistance.

- Bail bond services: In certain locations, helps obtain bail bonds
- Locating legal services: Helps contact local attorneys (or in a foreign country, the appropriate consular office) if you are arrested or detained in an automobile accident, or otherwise in need of legal help

# **Medical Supplies**

In addition, when you are traveling where you are concerned about receiving appropriate care, medical kits, needle kits and medical packs are available. Call MEDEX for details.

#### What MEDEX Travel Assist Does Not Cover

While MEDEX assists with most emergencies you may have away from home, it does not, among others, cover expenses incurred because of:

- Suicide or attempted suicide
- Participating in a war or any military maneuver
- Piloting or acting as an aircraft crew member
- Being under the influence of drugs or intoxicants
- Committing a criminal act
- Mental or emotional disorders (except if hospitalized)
- Pregnancy and childbirth (except complications of pregnancy)
- Traveling against the advice of a physician or to obtain medical services or treatment

# Now security travels with you

Now you can have the security you need every hour, every day of the year. Wherever your travels take you, the security of MEDEX Travel Assistance travels with you.



This brochure is for your information only and is not a contract.

All services must be arranged by MEDEX Assistance
Corporation. No claims for reimbursement will be accepted.

Due to problems of distance, time and communications, MEDEX Assistance cannot be responsible for the availability or results of any medical, legal or transportation services. The traveler is responsible for obtaining all services not directly provided by MEDEX Assistance and is responsible for the expenses associated with all services except those pertaining to repatriation and medically necessary emergency evacuations as provided by MEDEX Assistance.

The MEDEX Travel Assist program is offered in conjunction with Standard Insurance Company products and is subject to the terms and conditions, including exclusions and limitations, of the Services Agreement issued by MEDEX to participating policyholders. The services described in this brochure are provided by and are the sole responsibility of MEDEX Assistance Corporation, which is not affiliated in any way with the Standard Insurance Company.



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